

Legal Advocates for Seniors and People with Disabilities®

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VIA FACSIMILE

December 31, 2021

Velocity Investments LLC
PO Box 788
Wall, NJ 7719

Re: Angela McCarty
[REDACTED]
[REDACTED] IL [REDACTED]

Consumer's account: [REDACTED]

LASPD file number: 11947

Dear Sir or Madam:

Please be advised that we represent Angela McCarty regarding your firm's attempts to collect the above-referenced debt.

Legal Advocates for Seniors and People with Disabilities (LASPD) is a nationwide program that provides debt-related legal services to seniors and people with disabilities. These individuals receive a fixed and/or limited income, protected by Federal laws, and LASPD advises them of their rights under these laws. LASPD's goal is to persuade creditors and third party collectors to cease collection efforts, including filing a lawsuit, regarding debts such as the one referenced above.

We ask that you, or the creditor you represent, review the attached affidavit from Ms. McCarty. As you will see, Ms. McCarty's income is protected from levy, attachment or garnishment by Federal law. Moreover, there is no income available for any payment arrangement or settlement. Accordingly, our client refuses to pay any debt that you are attempting to collect and we request that you cease all further collection activities and direct all future communications to our office. Additionally, please be advised that our client disputes this debt.

In closing, I am certainly prepared to furnish you with other appropriate information that you may require. If you have any questions, please contact LASPD at 312-263-1633.

Very truly yours,



Donald Leibsker

Legal Director

Enc.

EXHIBIT

B

CONSENT FORM FOR LEGAL REPRESENTATION

Please allow this form to express my (our) formal consent for Legal Advocates for Seniors and People with Disabilities (LASPD) to provide certain legal representation on my (our) behalf with respect to my (our) debts. LASPD, through its agents, has authority to communicate with all creditors on my (our) behalf. All communication regarding my (our) debts from any and all of my (our) creditors shall be made only through the agents of LASPD. This consent form shall be valid until revoked in writing by the undersigned.

Angela F. McCarty
FIRST CLIENT'S NAME

SECOND CLIENT'S NAME

Angela F. McCarty
FIRST CLIENT'S
SIGNATURE

SECOND CLIENT'S
SIGNATURE

8-2-21
DATE SIGNED

DATE SIGNED

Please include a **COPY** of just **ONE** of the following **SIGNED** documents:

1. Driver's License **OR**
2. State I.D. Card **OR**
3. Social Security Card **OR**
4. Medicare Card

REMEMBER – YOU JUST NEED TO SEND ONE OF THE ABOVE.

Please help us to help you. The best way to give creditors a full understanding of your financial profile is by filling out this affidavit as **completely, neatly and accurately** as possible. This will greatly help our communication with your creditors. Thank you.

AFFIDAVIT OF INCOME AND EXPENSES

A. SOURCES OF INCOME AND GROSS MONTHLY AMOUNTS – MONEY RECEIVED BY YOU (BEFORE DEDUCTIONS)			
SOURCE OF INCOME	AMOUNT	SOURCE OF INCOME	AMOUNT
Social Security Retirement		Wage Income	
Supplemental Security Income (SSI)		Unemployment Compensation	
Social Security Disability		Rental Income	
Veterans' Benefits		Interest Income	
Workers' Compensation		Other Income (if any, please describe)	
Public Aid (for example, Food Stamps)			
Alimony			
Child Support			
Pension Benefits			
		TOTAL INCOME	

Over ➔

AFFIDAVIT OF INCOME AND EXPENSES (Continued)

B. MONTHLY EXPENSES – MONEY YOU PAY TO OTHERS			
TYPE OF EXPENSE	MONTHLY AMOUNT	TYPE OF EXPENSE	MONTHLY AMOUNT
Rent/Mortgage <i>Please circle one.</i>		Medical	
Average Utilities (gas, electric, telephone, cell phone, water, etc.)		Dental	
Real Estate Taxes. <i>Be sure to divide the yearly amount by 12.</i>		Religious Affiliation Donations	
Food		Health Insurance	
Car Payment(s)		Life Insurance	
Car Insurance		Home/Renter's Insurance	
Car: Gas & Maintenance		Other Expenses (<i>List</i>)	
Other Transportation Costs			
Reasonable expenses to support a child or parent			
		TOTAL EXPENSES	

Have you ever **co-signed** a financial document? In other words, have you ever signed a document with another person where they, and not you, were going to get something? _____.

If yes, please give us the name of this person, the name of the creditor and the type of debt (e.g., a home loan or a car loan):

GFI Fax transmission report

Fax sent at: 10:25:57 AM, 12/31/2021

All files submitted to server

Fax Status: Normal
To Fax #: 7325560365
To Name:
To Company: Velocity Investments LLC
From Fax Number: 13122631637
From Voice Number:
From Name: LASPD
From Company: Legal Advocates for Seniors and People with Disabilities
Subject: RE:Angela McCarty [REDACTED]
Time Sent: 10:25:57
Date Sent: 2021-12-31
Sending Time: 00:00:09
Total Pages: Cover page plus 4 attached pages.
No comments were included on cover page...

END OF TRANSMISSION REPORT...